

Certificate Number: 15317-PAE-DE-028565930

Bankruptcy Case Number: 12-16307



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 3, 2017, at 1:38 o'clock PM PST, Deborah L James completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 3, 2017 By: /s/Jerry Fajardo

Name: Jerry Fajardo

Title: Counselor